

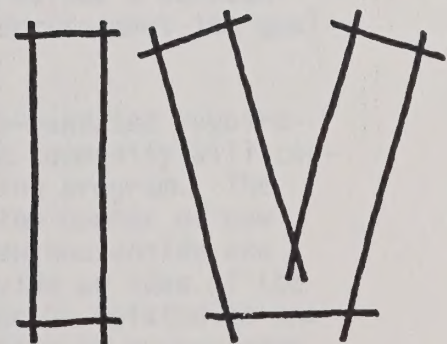
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[1985]



**HOUSING
ELEMENT**



HOUSING ELEMENT

Summary

Based upon the most recent industrial job formation and the City's ten-year growth trend from 1970-1980, Roseville's Housing Element update projects an additional housing need of 3,659 units to January, 1992. This total reflects a need to build nearly 525 new units each year through 1991. In addition, direct and indirect rental subsidies will need to be provided to the additional 1,083 low-income rental households living in Roseville during this seven-year time frame.

The housing needs figures developed to January, 1992, continue to reflect a high percentage need for multiple residential units. Nearly 62% of the identified housing need is for multiple units which is almost five times the percentage that multiple units comprise of the existing housing stock. Although the number of multiple residential units that have recently been approved and proposed is on the rise, the City will need to see a substantial number of multiple units actually constructed in order to meet its goal in this particular category.

The success of the Housing Element in attaining the State-mandated requirement of insuring housing for all economic segments of the community will continue to be measured through the current housing monitoring program. The monitoring program will include an annual comparison of the number of new jobs created plus internal growth, to the amount these new households are allocating for housing. This comparison, which will provide an idea of the relative housing affordability of new households, can then be related to the number of housing units approved and constructed in the City by price range. Using the affordability factor, the surplus or shortfall of dwelling units by price range can be projected for a given year.

Although the seven-year housing needs projection will serve as a base, it is intended that the annual monitoring program, and resultant report to the City Planning Commission and City Council, will be used to refine the housing needs figure (shortfall or surplus) for subsequent years.

Introduction


Population and employment growth in South Placer County, particularly the City of Roseville, is expected to rise dramatically. Signs of change are beginning to appear already. With the establishment of the electronics industry in northwest Roseville, employment opportunities are increasing and will continue to expand as additional manufacturing and supportive service industries follow in the footsteps of their predecessors. With the creation of additional employment opportunities will come the need to provide additional housing. The magnitude of this need is subject to many variables including, but not limited to: the economic growth rates of the State and County, the status of the economy with respect to interest rates, employment levels, the investment climate, the desirability of Roseville as a place to live for those seeking employment opportunities in the Sacramento area, and even the whims of a corporate board of directors who is considering Roseville as a place to relocate.

We live in a world of probabilities, not absolutes. We cannot say that we are absolutely sure that the population in 30 years will be a certain figure and that this figure will translate into a need for a specific number of housing units. We can say that, based upon expected growth or recent population growth trends, what a future population figure could probably be and that, based upon existing demographic characteristics, this translates into a specified number of additional housing units.

In order to reduce the impact of the numerous variables that directly affect population and employment growth, the time frame of the Housing Element of the General Plan is limited to the seven-year period beginning in 1985 and ending in 1991. However, since population projections are affected by many variables, the interpretation of these variables can lead to various population estimates. Instead of attempting to guesstimate the City's growth rate in the next seven years, we have chosen to determine the housing need during this time frame, by adding the projection of new jobs created by the electronics industry, and the projected formation of new households from existing residents. These estimates were based on past job creation and past population growth which occurred before the existence of hi-tech industry in the City, respectively, converting this housing need to new household growth results in an annualized population growth rate of 5.4%, culminating in a total population of approximately 33,805 by January, 1987.

In addition to the assumption/projection that the City's population will grow at an annual rate of 3.89% through 1991, the following assumptions are utilized in this housing element:

- Of existing Roseville residents, only those very low and low-income renters allocating in excess of 30% of their income for rent have a current housing need.
- The recent creation of an increased number of industrial jobs in Roseville will continue; with it will come an increase in the need for housing.



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- Major Housing Issues
- The majority of industrial jobs created during the next seven years will be at pay scales that do not permit purchase of a typical single-family detached unit in Roseville, unless the position represents a secondary wage earner in the household.
 - There is a regional goal to reduce the amount of commute traffic within the region by providing housing within proximity to new jobs.

Purpose & Scope

The basic purpose for preparation of a housing element is to comply with the approved State Assembly Bill 2853 which became law in 1980. The law requires that housing elements consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement and development of housing for all economic segments of the community.

But more than just a plan, the housing element is intended to be utilized as a tool in which to implement feasible programs that can satisfy identified housing needs and to incorporate new concepts that can reduce the cost of new housing. Senate Bill 1960, which permits mobile homes to be located on existing single-family lots, and Senate Bill 1534, which requires localities to permit "granny flats" (second units attached to existing single-family units) in certain designated zoning districts are two State legislative attempts to insure the possibility of providing affordable housing to more Californians. Additional local measures are proposed which are intended to serve this same purpose. (See Pages 27, 28 and 29.)

The adoption of housing policies and formulation of a five-year program schedule are intended to serve as a guide for the review of proposed residential developments by public officials, City staff, property owners, developers and the general public.

Major Housing Issues

- A. Does the City wish to relinquish its small town rural character of low-density residential development by encouraging high-density multiple residential development characteristic of urban areas?
- B. Is the "allure" of new job growth substantial enough that community residents will support the construction and location of housing within Roseville to sustain the needs of this job growth?
- C. Should the City implement procedures which will allow the production of housing at more affordable prices by reducing the costs attributed to both governmental and non-governmental sectors?
- D. Does the City desire to continue to allocate time, money and effort toward the preservation of existing older residential structures for residential purposes?
- E. Should the City become an overseer of the residential sale and resale market in order to insure that the recipients of the affordable housing produced under the policies of the Housing Element are those for whom the benefits were intended?

City Wide Housing Goal

TO PROVIDE DECENT, SAFE, ADEQUATE AND AFFORDABLE HOUSING IN SUFFICIENT
QUANTITIES FOR ALL ECONOMIC SEGMENTS OF THE COMMUNITY

Roseville's Housing Goal: January, 1985 to January, 1992

During the 7-year period, 1985-1992, the City will make every effort to encourage housing construction to meet the housing needs of all its residents. However, it is very difficult to provide projections of the actual number of units that will be built in the City over the next seven years. The 1980-84 construction period yielded the following annual total of residential building permits issued: 475, 246, 242, 481 and 822, averaging out to 453, annually. Based upon the assumption that interest rates will remain within a range of the fairly stable rates of the past two years, along with the acknowledgment that Roseville is a desirable place to live, it is very conceivable that 100% of the housing unit need can be met. The difficulty will be in attaining the distribution of this need.

However, the City is not in a position to act as a developer of housing; this is a responsibility of the private sector. The City will encourage and offer incentives for new construction as reflected in the adopted 1983 Housing Element (particularly to assist in the construction of housing for low and median income households), but if it is not economically feasible for the private sector to build housing, then the units will not be built, particularly those needed for low- and median-income households.

Conclusion:

Roseville's housing construction goal for the seven-year period 1985-1992 will be 3,659 units based upon its projected population and household growth during this time frame. In addition, Roseville will attempt to rehabilitate on an annual basis an average of twenty-five (25) dwelling units occupied by very low- and low-income households. This, of course, will be dependent upon the availability of federal, state and city rehabilitation funds.

It is estimated that an annual average of 34 additional units will be rehabilitated by the private sector of middle, moderate and above-moderate income households.

TABLE 1: CITY OF ROSEVILLE'S 7-YEAR HOUSING GOALS 1985-1991

	Total Number of Units by Income Group					
	Total Number of Units	Very Low Income	Low Income	Middle Income	Moderate Income	Above Moderate Income
New Construction	3,659	1,083	735	377	381	1,083
Rehabilitation	414	87	88	60	60	119
Conservation	108	46	39	11	10	2

These goals are based on building activity which has occurred during the preceeding five years. If housing construction levels should decline as a result of the economy and/or the City is not successful in receiving additional rehabilitation funds, the actual numbers of units produced or rehabilitated over the next seven years will be short of the stated goals.

PUBLIC PARTICIPATION IN DRAFTING THE HOUSING ELEMENT

The City has solicited public input throughout the entire process of drafting and adopting the Housing Element:

1. The City formed an Affordable Housing Task Force made up of representatives of both the public and private sectors to formulate the basic recommendations and policies on which the Housing Element is based.
2. The draft Housing Element was made available to all interested parties for comment.
3. Environmental Impact Report for the Housing Element was circulated as per State law and copies were made available to all interested parties for comment.
4. The draft Housing Element and E.I.R. were reviewed by the Project Review Commission, Planning Commission and City Council through public hearings where all interested parties had a chance to comment on the Element and E.I.R.

Definitions

1. AFFORDABILITY:

The definition of "affordability" is based upon household income and whether the household is a homeowner or renter. (See Technical Addendum No. 1.)

A. Homeowner Household:

For households purchasing their units, maximum housing costs for moderate and above-moderate income households should not exceed the maximum percentage of gross income allowed by mortgage lenders in qualifying home buyers currently in the 35% range. Low-income households should not spend more than 30% of their gross income in principal, interest, taxes and insurance.

B. Renter Household:

1. Very-low and low-income households should not spend more than 30% of their gross income on housing costs. This figure has been adopted by the federal government and is being implemented in their housing programs.
2. Medium-income households should not spend more than 35% of their gross income on housing costs.
3. Moderate and above-moderate income households are determined not to require rental housing assistance and the household should pay whatever it feels it can afford toward rent.

2. GROSS INCOME:

Total income before taxes or other deductions.

3. HOUSING COSTS AND RESPONSIBILITIES:

There are different housing costs and responsibilities associated with home ownership as compared to renting: (See Technical Addendum No. 2.)

A. Home Ownership:

Housing costs are defined as the principal, interest, taxes and insurance payments paid by the homeowner. Monthly maintenance costs, such as home owner association fees, are not included in housing costs.

B. Renter:

Housing costs for renters differ from home buyers in that their costs typically only include payments for rent and utilities.

4. HOUSING TYPES:

For the purposes of the Housing Element, single-family and multi-family units are defined as follows:

- A. Single-family units are defined as single-family detached units, halfplexes, duplexes and mobile homes.
- B. Multi-family units are defined as multi-family complexes of 3+ units and group quarters.

5. MEDIAN INCOME:

- A. Median income is widely accepted as an accurate method of establishing the level of household income for a specific area. Median income, as used in federal and state housing programs, identifies an income level of which 50% of the households earn less than the amount and 50% earn above the amount. In the Housing Element, Housing and Urban Development income figures for the Sacramento Standard Metropolitan Statistical Area as of October 1, 1981 are used. (See Table 2.)

6. INCOME CATEGORIES:

Federal and State housing programs recognize four income categories: Very-Low Income, Low Income, Moderate Income and Above-Moderate Income.

- A. Very Low Income: Household income is 50% or less of the median income for households of similar size.
- B. Low Income: Household income is between 50% to 80% of median income for households of similar size.
- C. Middle Income: Household income is between 80% to 100% of median income for households of similar size.
- D. Moderate Income: Household income is between 100% to 120% of median income for households of similar size.
- E. Above-Moderate Income: Household income is greater than 120% of median income for households of similar size.

TABLE 2: MEDIAN HOUSEHOLD INCOME BY FAMILY SIZE FOR THE SACRAMENTO SMSA AS OF APRIL 11, 1984

Family Size	Very Low Income	Low Income	Middle Income	Moderate Income	Above Moderate Income
1	\$ 9,550.00	\$15,300.00	\$19,100.00	\$22,920.00	\$22,920.00
2	10,900.00	17,500.00	21,875.00	26,250.00	26,250.00
3	12,300.00	19,650.00	24,563.00	29,475.00	29,475.00
4	13,650.00	21,850.00	27,313.00	32,776.00	32,776.00
5	14,750.00	23,200.00	29,000.00	34,800.00	34,800.00
6	15,850.00	24,600.00	30,750.00	36,900.00	36,900.00

Source: U.S. Department of Housing and Urban Development

Specific Findings, Policies & Action Plans

Population & Housing Characteristics

1. CURRENT AND PROJECTED POPULATION AND HOUSEHOLD GROWTH

Findings:

- A. Roseville's current population is 28,988/11,279 households based upon the State Department of Finance's estimate as of January 1, 1985.
- B. Roseville's population is projected to grow to 37,864/14,722 households by January, 1992.
- C. This population increase of 8,876/3,443 households results in an annual growth rate of 3.89% for the years 1985 to 1992.
- D. Roseville's Housing Unit need is based upon the assumption that each new household will require its own unit plus the need to maintain a 2% vacancy factor for owner-occupied units and a 5% vacancy factor for rental units.

Based upon the above findings, Roseville's identified housing need for the period of January, 1985 to January, 1992 is 3,659 additional units. This translates into a new construction need of 523 dwelling units, annually.

2. HOUSING NEED BY INCOME GROUP AND UNIT TYPE

- A. The Regional Housing Needs Allocation Plan, adopted by the Sacramento Area Council of Governments in October, 1984, indicates that for Roseville to assume their fair-share of the region's housing needs, distribution of new housing for the period of this housing element revision should be targeted to the income groups as follows: very low income -- 29.6%; low income -- 20.1%; moderate income -- 20.7% and above-moderate income -- 29.6%.

Based upon the above finding and assumptions made in Roseville's 1983 Housing Element with respect to income groupings and type of unit occupied, the following tables reflect the distribution by income group of existing and projected new households for Roseville to January, 1992, and further breaks down the dwelling unit need by type of unit for each of the income groupings.

TABLE 3 -- EXISTING AND PROJECTED HOUSEHOLD GROWTH BY INCOME GROUP

	Total Households	Very Low Income Households	Low Income Households	Middle Income Households	Moderate Income Households	Above Moderate Income Households
Existing 1985 Households	11,279	3,395	1,963	1,240	1,241	3,440
New Household Formations to 1992	2,645	783	531	274	274	783
New Households Attracted due to Hi-Tech Job Growth (1985-1992)	842	249	170	87	87	249
	14,766	4,427/30%	2,664/18%	1,601/10.8%	1,601/10.9%	4,472/30.3%

TABLE 4 -- DISTRIBUTION OF HOUSING UNIT NEED BY UNIT TYPE AND INCOME GROUPING TO JANUARY, 1992 (includes required vacant units)

	<u>Single-Family Units</u>		<u>Multi-Family Units</u>		TOTAL
	<u>Ownership</u>	<u>Rental</u>	<u>Ownership</u>	<u>Rental</u>	
Very Low Income	-0-	-0-	-0-	1,083	1,083
Low Income	-0-	276	183	276	735
Middle Income	95	95	95	94	379
Moderate Income	95	95	95	94	379
Above-Moderate Income	610	135	203	135	1,083
TOTAL	800	601	576	1,682	3,659

POLICY NO. 1:

Roseville will work to accommodate the housing needs of its current and future residents by providing a range of purchase and rental units affordable to all income groups and to guarantee affordability over time through the adoption of policies and implementation of action plans listed in the Housing Element.

3. HOUSING CHARACTERISTICS:

Findings:

- A. The City currently has 11,294 (January, 1985) residential units of which 67% are owner-occupied and 33% are rented (1980 Census). (See Technical Addendum No. 7.)
- B. Roseville's current overall vacancy rate is 0.7%.
- C. The current housing sales prices and rental rates available in Roseville are:
 - (1) The median price of a new home in Roseville is \$117,500 (Survey of New Residential Subdivisions, Winter, 1985). The minimum price is \$29,500 for a manufactured unit on a leased space, (57,375 for a half-plex and \$118,950 for single-family detached.
 - (2) Median rent is \$479.00 per month (1984 Housing Supply Report prepared by Roseville Planning Department).

POLICY NO. 2:

The City should try to maintain an overall vacancy rate of 5% for both owner-occupied and rental units. This figure represents a general measuring device used by the State to determine whether a jurisdiction has sufficient housing available to meet demand.

4. HOUSING ASSISTANCE NEEDS AMONG THE INCOME GROUPS:

Findings:

- A. The percentage of gross income used to calculate affordable rents and purchase prices among the various income groups is:

Very Low Income	affordable rent	30% of gross income
Low Income	affordable rent	30% of gross income
	affordable purchase price	30% of gross income
Middle and Moderate Income	affordable rent	35% of gross income
	affordable purchase price	35% of gross income
Above Moderate Income	affordable rent	35% of gross income
	affordable purchase price	35% of gross income

(See Table No. 2 in Technical Addendum.)

B. Based upon current sales and rental prices and the affordability definition, the following housing assistance needs have been identified for each income group:

- (1) Low and very-low income households, not currently owning their home, probably will not be able to qualify for home ownership without some form of subsidy, unless their incomes rise significantly or interest rates and construction costs fall unexpectedly.
- (2) Rental subsidies are needed for low and very-low income households so that they may rent units affordable to them.
- (3) Moderate income households can find affordable rental units without financial assistance.
- (4) Moderate income households may require some assistance in purchasing a home since the price range of new homes in Roseville combined with high interest rates exceed these households' ability to pay.
- (5) In terms of households with above-moderate incomes, it is assumed that their incomes will enable them to find affordable units, both purchase and rental, within Roseville's housing market. (See Technical Addendum Nos. 8 and 22.)

POLICY NO. 3:

- Existing and new federal and state subsidies shall be continuously sought for both the construction of new rental/housing and subsidizing existing units affordable to the very low/low income households.
- Households with moderate incomes are not currently having their purchase housing needs met. Consequently, the City will pursue federal, state housing programs and local initiatives to provide affordable purchase housing for this group.

ACTION PLANS:

- The City will continue to apply for available housing subsidies such as those programs outlined in Table 5, Pages 43 and 44, specifically, Program Nos. 7, 19, 20, 23, 24, 25 and 26.
- The City will use local incentives such as Programs Nos. 1, 2, 3, 4, 5, 8 and 14 to encourage developers to construct affordable rental and purchase units in the amount and type needed as listed in Table 5, Pages 43 and 44.

Housing Needs Through 1991

1. PROJECTED NUMBER AND TYPES OF UNITS NEEDED:

Findings:

A. Based on projected population growth from 1985 through 1991, Roseville

will require an additional 3,659 units.

- B. Table No. 5 lists the number of new units required from 1985 through 1991. (See Technical Addendum No. 10.)

TABLE 5: TOTAL NEW DWELLING UNITS REQUIRED BETWEEN 1985-1991 BY INCOME CATEGORY

	Total New Units	Very Low Income	Low Income	Middle Income	Moderate Income	Above Moderate Income
New Household Formations	2,645 units	783	531	274	274	783
New Households due to Job Growth	842 units	249	170	87	87	249
Vacancy Factors	1,721	51	345	18	18	51
Total New Units	3,659	1,083	735	379	379	1,083

- C. 2,258 units/62% of the new units needed through 1991 will need to be multi-family units to meet the projected housing demand. (See Table No. 3 in the Technical Addendum.)
- D. 1,359 units/60% of these new multi-family units will need to be rental units affordable to very low/low income households. (See Technical Addendum No. 11.)

POLICY NO. 4:

- Provide adequate housing at affordable costs for existing and future residents from all income groups by establishing a minimum number of housing units needed each year, broken down by unit type and targeted to specific income groups.
- Encourage the production of high density multi-family units, both rental and purchase, to meet the needs of very low, low and moderate income groups.
- Establish a monitoring program to determine whether the City is making progress toward meeting its Housing Element goals.

ACTION PLANS:

- From now through 1991, Roseville will strive to insure that 35% of all new housing constructed is affordable to lower income households, with 20% of this figure targeted to rental units, affordable to very low/low income households, dependent upon the availability of state and federal housing subsidies.
- From now through 1991, Roseville will strive to insure that 25% of all new housing provided is for the direct benefit of moderate-income households.
- Roseville will monitor, on a yearly basis, the number and types of residential units constructed. The review will concentrate on unit rent levels and purchase prices to determine their affordability by the various income groups and if sufficient units are being constructed to meet the City's

housing needs. (For a detailed outline of the monitoring program, see the Monitoring Section in the Housing Element on Page 40).

2. CURRENT HOUSING NEEDS:

Findings:

- A. Approximately 1,316 low/very low income renter households are spending more than 30% of their gross income on housing costs and are in need of rental assistance. Approximately 1,526 low/very low income households are spending more than 25% of their gross income on housing costs. (1980 Census)
- B. The housing needs exhibited by low/very low income renters will be met through direct rental subsidies and by some of the new units produced to maintain the vacancy factor among rental units.

POLICY NO. 5:

The City will attempt to meet the housing needs of its existing residents through government rental assistance programs and encourage the construction of rental units affordable to the low/very low income.

ACTION PLANS:

- The City will continue to implement its existing Section 8 rental assistance program and encourage a local non-profit to apply for Section 202 new construction, in order to provide affordable rental housing.
- The City will combine local incentives such as Programs Nos. 1, 2, 3, 4, 5, 7, 8 and 14 listed on Table 5, Page 43 and 44 with state and federal funding sources, Programs Nos. 15, 16, 17, 18, 19 and 24, with 26 to encourage the construction of affordable rental units.

Special Housing Needs

1. ELDERLY AND HANDICAPPED/DISABLED HOUSING NEEDS:

Findings:

- A. There are currently 1,805 (1980 Census) elderly households residing in Roseville.
- B. The majority of Roseville's elderly households (74%) own their home (1980 Census). It is assumed that most of these households do not have trouble meeting their basic housing costs -- mortgage and taxes.
- C. However, other housing costs, particularly utilities and maintenance, continue to increase, making it increasingly difficult for fixed income elderly to meet these costs. As the elderly homeowners find they do not have the necessary funds to maintain their home, they defer the maintenance. As this occurs over a period of years, many homes owned and occupied by elderly become dilapidated and do not provide a safe or healthy living environment.

- D. The 24%/433 elderly households which rent their units are facing a much more difficult housing situation in terms of unit availability and affordable costs. Due to the City's low-rental vacancy rate, 1.9%, and increasing rents, these elderly households are being relegated to older units, often in need of repair, at rents above their ability to afford. There is no readily available data which can identify the number of elderly renters in need of housing assistance. However, these elderly households are included in the total number of low-income renter households identified as needing housing assistance. (See Finding 2A, Page 17.)
- E. Other than nursing homes, Roseville has only one apartment project (64 units) serving the housing needs of the elderly.
- F. Staff has not been able to locate specific data regarding the housing needs of the handicapped/disabled. However, it is assumed that a large percentage of these households are low-income because this situation precludes them from holding a job, and in need of housing assistance, particularly rental assistance. Once again, the handicapped/disabled households needing housing assistance are included 2A, Page 17.

POLICY NO. 6:

- Provide low income, handicapped and elderly renter households housing assistance through direct rental subsidies and below market rate financing through governmental programs for the construction of affordable rental units adopted to their needs.
- Continue the City's housing rehabilitation loan and grant program for the low-income elderly and handicapped, both for owner-occupied and rental properties, financed through the federal, state and city government.
- Investigate the possibility of creating a home equity conversion program (reverse annuity mortgage) in conjunction with local financial institutions to allow elderly homeowners a method of extracting the equity out of their homes to allow them to make repairs and supplement their income.

ACTION PLANS:

- The City will pursue existing rental assistance programs such as Programs Nos. 25 and 26, listed on Table 5, Page 43 and 44 and encourage the rehabilitation and construction of new rental units affordable to the low-income through Programs Nos. 1, 2, 3, 4, 5, 6, 7, 8, 10, 11, 13, 14, 15, 16, 17, 18, 19, 20, 23, 24.
- The City will continue operating its existing residential rehabilitation programs Nos. 7 and 24, Table 5, Page 43 and 44 as long as funds are available and apply for Programs Nos. 20 and 23 to expend the rehabilitation programs.
- Meet with home equity conversion organizations, local lenders and the elderly to gauge the feasibility and demand for starting such a program in Roseville.

2. LARGE FAMILY HOUSING NEEDS:

Findings:

- A. 30%/405 of the large family are very low/low-income households (1975 Special Census). The available data does not identify the number of low-income large families who are renters and in need of housing assistance. However, these households are included in the total number of low-income renter households identified as needing housing assistance. (See Finding 2A, Page 17.)
- B. The majority of large families are homeowners and it is assumed they reside in a unit that fits their needs. (See Table 5 in the Technical Addendum.)
- C. In terms of 284 large families who rent, there are 587 3+ bedroom rental units available (1980 Census). There should be sufficient 3+ bedroom units to meet the needs of the large families who rent. (See Technical Addendum -- Tables 5 and 6.)

POLICY NO. 7:

- Encourage the construction of 3+ bedroom units in multi-family rental complexes to help meet the housing needs of the low-income large families.
- (Refer to Policy 6A, Page 18.)

ACTION PLAN:

The City will attempt to use the local, state and federal programs listed in Table 5, Pages 43 and 44, Programs Nos. 1, 2, 3, 4, 5, 6, 7, 8, 11, 14, 16, 17, 18, 19, 24 to help encourage the construction of rental units adequate and affordable to large family renters.

3. HOUSING NEEDS FOR FEMALE HEAD OF HOUSEHOLDS:

Findings:

- A. There are 937 female head of households (1980 Census) currently living in Roseville. 30%/283 of these households have one or more children and earn a household income which is below the federal poverty level (1980 Census). Available data does not identify the number of low-income female head of households requiring housing assistance, but these households are included in Finding 2A, Page 17.
- B. The number of female head of households is expected to increase as the electronics industry expands in the area. The electronic industry traditionally employs a large number of unskilled or semi-skilled women on its assembly lines and the growth of this industry is expected to attract female head of households into Roseville.
- C. The housing needs of the low/very-low-income female head of households expected to move into Roseville have been addressed in the housing needs section, specifically the Fair Share and New Households due to Job Growth sections.

POLICY NO. 8:

(Refer to Policy 6A, Page 18.)

ACTION PLAN:

The City will encourage the construction of apartment units affordable to female head of households using the programs outlined in Action Plan 7A, Page 20.

4. HOUSING NEEDS FOR THE HOMELESS:

Roseville's current estimate of housing needs for the homeless was based upon two (2) indicies:

- A. The number of families frequenting the St. Vincent de Pauls Society's daily meal program who are living in hotels, motels and other non-typical dwelling units. A representative of the St. Vincent de Paul Society estimated this number at twenty (20) households. (Feb., 1985)
- B. The number of motel vouchers that were issued by the Placer County Community Services Commission in 1984 to unhoused people in Roseville. A representative of the agency indicated that this figure was forty-four (44). (Feb., 1985)

Combining these two (2) figures and projecting a five-percent annual increase in the number of homeless persons to January, 1992 (This percentage is roughly equivalent to the projected annual City-wide population growth.), yields a figure of 90 units needed to house the homeless.

Methods of Providing Affordable Housing

HOUSING PRESERVATION:

1. CONDITION OF EXISTING HOUSING:

Finding:

- A. The 1975 Special Census identifies 5.8%/598 units of the City's residential units in need of repair.
- B. 32%/192 units of these units needing repair are occupied by low-income households (1975 Special Census), who generally are unable financially to make the needed repairs to their dwelling units.
- C. 55%/228 of the units needing repair are occupied by renters (1975 Special Census).
- D. Less than 1% of the housing units needing repair have deteriorated to an unrepairable condition. The 5% vacancy rate built into the Housing Needs section will be adequate to replace these units.

POLICY NO. 9:

In order to preserve, maintain and improve its supply of older housing units, the City shall continue its Housing Rehabilitation Program and expand its area of operation into other planning areas.

ACTION PLAN:

The City will continue to operate its residential rehabilitation program and apply for state and federal rehabilitation funds such as Programs Nos. 20, 22, 23 and 24 listed in Table 5, Pages 43 and 44, with which to augment its own Home Improvement Account in order to preserve, maintain and improve its existing affordable housing stock.

2. PRESERVATION OF EXISTING HOUSING:

Findings:

- A. In the three "target areas" in which the City's housing rehabilitation program has been operating, there has been a significant improvement in housing conditions and neighborhood appearance as a direct consequence of utilizing available housing subsidies and as a secondary impact of stimulating others to upgrade their properties.
- B. Many of the existing ownership and rental housing units, affordable to low-income households, are located in Roseville's older neighborhoods and are in deteriorating condition.
- C. The existing stock of rental housing provides the majority of housing opportunities for low- and moderate-income rental households.
- D. The conversion of existing rental units to cooperatives/condominiums often results in the displacement of low- and moderate-income households. Due to the low vacancy rate and very little rental construction, replacement housing for those households who are displaced is almost non-existent.

POLICY NO. 10:

-- (Refer to Policy 9A, Page 21.)

-- The City will prohibit the conversion of rental units to condominiums unless the City's rental vacancy rate reaches 5% or until a formal condominium conversion ordinance is adopted by the City Council.

ACTION PLANS:

- The City will continue to apply for available state and federal funding (such as the Community Development Block Grant program) in which to augment its own home improvement fees in order to continue a residential rehabilitation program to preserve, maintain and improve its existing housing stock. (For a detailed list of state and federal programs, see Action Plan 9A, Page 21.)
- The City shall adopt a condominium conversion ordinance which defines those conditions under which the conversion of rental units to condominiums would be permitted. The primary focus of the ordinance will be to

analyze the conversion of any rental unit, but particularly units affordable to and occupied by low-income tenants, when the rental vacancy rate is below 5%. The individual applicant for the conversion will be given the option of providing replacement housing for those low-income tenants displaced by his project in return for City approval of his project.

3. CONVERSION OF EXISTING HOUSING TO OFFICE USE:

Findings:

- A. With the growth of the City, there have been numerous requests to convert older residential homes into office use. Throughout the City, there are numerous existing residences that could be converted to office use because they are located on commercially-zoned land. These actions further reduce the supply of older, affordable housing.

POLICY NO. 11:

In order to minimize tenant displacement and to maintain a supply of affordable housing, the City shall consider an ordinance limiting the number of residential conversions to office space on an annual basis. The ordinance will carry a provision which allows conversion if replacement housing is provided to any low-income tenant, who would be displaced by the action.

ACTION PLAN:

The City shall inventory all those residential units located in commercial and/or industrial zones and down-zone to residential use those properties that are conducive to continued residential use.

4. REDEVELOPMENT TARGET AREAS:

Finding:

- A. Roseville's older commercial areas, such as the Roseville Historic District, Vernon Street and Riverside Avenue, have been in a state of decline for several decades. Most of the commercial buildings and surrounding residences are in deteriorating condition as are the streets and alleys.
- B. The Roseville Historic District has a number of rental residential units located on the second floor of the commercial buildings. There are several residential hotels in the Riverside Avenue, Vernon Street and Roseville Historic District and single-family homes are located in all three commercial areas.

POLICY NO. 12:

The City will investigate the feasibility of establishing redevelopment areas and pursuing all sources of funding, private and public to provide financing for the repair and upgrading of these areas.

ACTION PLAN:

Undertake an economic feasibility study with the intent of establishing redevelopment areas to repair and rehabilitate both commercial and residential

units, streets and alleys to halt deterioration and provide the impetus for revitalization.

5. USE OF AN AFFORDABLE HOUSING DEVELOPMENT AGREEMENT:

Findings:

- A. The major thrust of the City's housing effort is to insure the provision of an adequate number of housing units for very-low, low and middle-income households, with the assumption that the private market will provide housing within the income ranges of the moderate and above-moderate income households.
- B. It is recognized that in order to provide housing for very-low income households, the City will have to rely on all available local, state and federal housing subsidies. Providing affordable housing to low-and middle-income households will be accomplished through the use of development agreements as indicated below:

POLICY NO. 12 (a):

An affordable housing development agreement shall be required whenever the land use on a piece of property is being changed to a density in excess of ten (10) dwelling units per acre. The affordable housing development agreement will be a part of the land use and zoning change and will stipulate the number of affordable units to be constructed, the unit price or rent range, the income group to which the affordable units will be targeted, and the length of time the units will remain affordable.

Compliance with a requirement to provide affordable housing shall be satisfied provided:

25% of the units are affordable to middle-income households for one- and two-person households;

- or -

10% of the units are affordable to low-income households for one- and two-person households.

Housing prices/rents for one (1) bedroom units shall be based upon the Sacramento MSA median income for one-person households. Housing prices/rents for two (2) or more bedroom units shall be based upon the Sacramento MSA median income for two (2) person households.

RESIDENTIAL LAND INVENTORY:

1. EXISTING INVENTORY OF UNDEVELOPED LAND CURRENTLY ZONED FOR RESIDENTIAL USE:

Findings:

- A. Currently Roseville has 1,272.6 vacant acres zoned for residential use, with densities ranging from R-1 -- R-20. (See Table 6 in Technical Addendum.)
- B. 52%/669 acre of the total acreage currently zoned residential is

served by sufficient infrastructure to permit development. The remaining 48%/605.7 acres do not currently have the necessary infrastructure to be developed, but is expected to receive the infrastructure by 1986.

- C. Based upon the gross densities and acreage listed in Table 6 of the Technical Addendum, the land currently zoned residential has the potential of supporting 7,690 units. 49%/3,791 of these potential residential units are located on residentially-zoned land with infrastructure and can be developed, while 51%/3,899 of the potential units are expected to receive infrastructure by 1986.
- D. Translating residentially-zoned acreage into potential unit types based on the analyzed land use densities, 66%/5,040 units of the total potential 7,690 units would be single-family detached and attached units, while 34%/2,650 units would be multi-family.
- E. Of the 2,650 potential multi-family units, only 11%/280 units are at a density of R-20.
- F. The City has designated sufficient acreage to meet the projected demand for single-family units through 1986.
- G. However, there is insufficient acreage currently zoned at densities of R-20+ to meet the projected need for high density units, both purchase and rental.
- H. Specifically, there is a projected need of 1,064 multi-family rental and purchase units affordable to very low/low-income households. To be affordable, these units will have to be located in high-density complexes, with densities of R-20+. (For a discussion of density and unit price, see Non-Government Constraints, Page 35.)

POLICY NO. 13:

- Identify and rezone existing single-family detached sites to a mixture of single-family attached and multi-family densities to allow for and encourage the construction of more affordable rental and sale units.
- Identify and rezone existing multi-family sites, with densities of less than R-20 to a density of R-20+ to meet the projected demand for high-density units.
- The City will investigate various methods of providing necessary infrastructure, such as through fees, developer land dedication, detailed site review of needed services, etc. to sites currently zoned residential, but which cannot be developed because they lack adequate public services.

ACTION PLANS:

By September 1, 1983, the staff will review all sites with zoning and land use of less than R-20, with the goal of increasing densities of R-20+, based on the City's Growth Management Plan and Circulation Plan.

2. INVENTORY OF SITES WITH POTENTIAL FOR RESIDENTIAL LAND USE:

Findings:

- A. At this point in time, without the formal adoption of a City-wide Growth Management Plan or Circulation Element, it would be premature for the City to identify or reclassify the current land use designations of any site.

Note: This section will be completed prior to adoption of the entire General Plan update.

POLICY NO. 14:

- Upon adoption of the Growth Management Plan and Circulation Element, the City will begin investigating the feasibility of reclassifying suitable sites to high-density residential land use.
- While surveying potential sites for rezoning to higher densities, staff will insure a mix of housing types and costs in order that one or more selected areas do not receive the vast majority of multi-family units.

ACTION PLAN:

By September 1, 1983, the City will have adopted the Growth Management Plan and Circulation Element. City staff will begin investigating the suitability of reclassifying and rezoning the land use and densities of various sites to high-density residential.

3. LAND USE OR ZONING DESIGNATIONS FOR ALTERNATIVE TYPES OF HOUSING:

Findings:

- A. Prior to adoption of City zoning and subdivision ordinances, the creation of long narrow lots enabled construction of two or three units on individual lots in areas comprised predominantly of single-family homes. While not permitted under current regulations, there exists in older neighborhoods single-family-zoned lots occupied by two single-family residences, or a duplex and a single-family residence. These extra dwelling units are commonly referred to as second units/"granny flats" and frequently provide rental income and/or housing for elderly relatives of the occupants in the single-family home. The City has a current inventory of such units exceeding 130.
- B. Windshield surveys have indicated that there are more lots in these older neighborhoods that might be able to accommodate additional units.
- C. Manufactured units have long filled the housing need for a segment of Senate Bill 1960; manufactured housing now has the ability to move out of the mobile home park and compete directly with site built housing.
- D. Manufactured housing is a term which encompasses a variety of building techniques. These techniques are all related in that they produce housing units in a controlled environment, such as a manufacturing

plant and transport the unit to its site where it is then assembled.

- E. Manufactured housing is not necessarily synonymous with affordable housing. Although the building cost per square foot is less than for a comparable site built home, once the costs of transportation, unit set up and financing are added in the total costs, it can sometimes meet or exceed a comparable site built home.
- F. The use of manufactured housing, both in traditional mobile home parks and those set on permanent foundations in single-family subdivisions, as allowed by SB 1960 and used in conjunction with:
 - Planned Unit Developments (PUD's);
 - Reducing plan check fees recognizing that the unit has already been checked and approved by the State;
 - Reducing building permit fees recognizing that the unit has already been inspected and passed by the State at the manufacturing plant;
 - Allowing the use of carports in such projects;

could provide a significant amount of affordable housing units for Roseville.

POLICY NO. 15:

- The City shall adopt an ordinance to implement the State-sponsored concept of constructing second units "granny flats" on property occupied by single-family units as a means of providing affordable rental housing.
- The City should designate specific sites for use as mobile home parks and encourage developers to use manufactured units in their housing projects. If proven feasible, the City should reduce fees on manufactured housing as recommended by the Affordable Housing Task Force.

ACTION PLANS:

- By September, 1983, staff will begin an inventory of lots which could accommodate "second units" and begin preparing an ordinance to permit them to be constructed under specific conditions.
- By August, 1983, staff will begin identifying specific sites for traditional manufactured housing.

GOVERNMENT CONSTRAINTS TO HOUSING PRODUCTION:

1. PLANNING DEPARTMENT APPROVAL PROCESS:

Findings:

- A. Currently, the three major approval processes -- General Plan Amendments, Rezoning, and Subdivision Map review -- are scheduled in a consecutive rather than concurrent manner. Due to State law that allows General Plan Amendments to be considered only three (3) times per year, the completion of all three processes can take up to a

year and one half or more. (See Technical Addendum No. 15.)

POLICY NO. 16:

Revise the current planning process to require that all discretionary actions for residential projects will be processed concurrently.

2. INCREASE STAFF'S DECISION-MAKING AUTHORITY:

Findings:

- A. In order to allow sufficient staff time to process major projects in an efficient and timely manner, the processing of more routine applications must be streamlined.
- B. Creation of a Zoning Administrator position will allow the processing of home occupations, lotline adjustments and minor variances at staff level and will not consume as much of the Planning Commission's time at public hearings. The more attention staff and the Planning Commission can devote to major projects, the better the chance that projects will be properly reviewed in a timely manner. In addition, more time can be devoted to addressing needed policy changes.

POLICY NO. 17:

Implement the necessary enabling legislation that will create a Zoning Administrator for routine and minor planning matters to be processed at staff level.

3. CITY PERMITS AND FEES:

Findings:

- A. City permits and fees create a significant impact on the cost of new residential housing, accounting for approximately 12% of the finished unit price. (See Technical Addendum No. 16.)
- B. Building permit fees calculated on a flat-rate basis exert a heavier impact on smaller, more affordable housing units, such as apartments and condominiums, than upon large more expensive units. Although the small units are not creating as large an impact on City services (such as sewer and water) on a per-unit basis as the larger units, they are assessed the same fee.
- C. Under a flat-rate assessment, the same fee is charged to all units irrespective of size, price or potential impact on the particular City services.
- D. A use or graduated type fee system permits each unit to be assessed according to the potential impact it will have on the particular service for which it is being charged.
- E. Roseville is currently charging a flat rate on the sewer connection fee and water connection fee and is using a single-valuation figure to assess the building permit fee, park tax fee and traffic circulation fee.

POLICY NO. 18:

Explore the financial impact a use or graduated-type fee assessment system will have on City revenues. If such a fee system will continue to provide adequate revenues at the same level as current flat-rate system, then the institution of use or graduated fees should be considered for the production of affordable housing.

ACTION PLAN:

By August, 1983, staff will begin a detailed review of the City's approval processes and fees, with the goal of revising, relaxing and eliminating such processes and fees where appropriate and feasible.

4. SUBDIVISION STANDARDS:

Findings:

- A. Roseville's subdivision standards for street construction, street width and requirements for sidewalks, curbs, and gutters are more stringent than Sacramento County's. (See Technical Addendum No. 17 for a comparison of Roseville's subdivision standards to Sacramento's.)
- B. By modifying Roseville's standards and making them more comparable to Sacramento County's, some cost savings can be realized through the reduced subdivision standards.
- C. Roseville has tried to keep its subdivision standards similar to Sacramento County's and is in the process of reviewing the standards.

POLICY NO. 19:

Review subdivision standards, and if practical, modify the standards to make them similar to Sacramento County's to aid in the development of affordable housing.

5. RENT CONTROL:

Findings:

- A. The construction of rental housing within the City has been very sporadic and, depending upon a number of variables, may continue to do so. Within the past ten years, only two apartment complexes, totaling 186 units, have been constructed.
- B. The City's housing stock has an imbalance of renter vs. owner units. Multiple units (three units or more on one parcel) represent less than 14% of the City's total housing stock (April, 1982). This percentage has been decreasing over the past ten (10) years.
- C. Communities who have adopted some form of rent control have experienced a substantial downturn in rental construction.

POLICY NO. 20:

At this point in time, rent control is not considered to be a viable option

option for the City's housing policy. Consequently, Roseville has no intention to implement any form of rent control.

6. BUILDING CODES:

Findings:

- A. The City of Roseville enforces the standards set forth in the 1979 Uniform Building Code (UBC), which is the minimum building code required by the State of California, for all construction.
- B. The only area where City codes exceed the UBC is in energy conservation. The City has adopted a series of energy ordinances, one of which is a modification of the State's Title 24 energy conservation standards. The State of California has suspended the implementation of the Title 24 standards until July, 1983 for single-family homes and January, 1984 for multi-family units. (See the Residential Energy Conservation section, Page 37, for detailed discussion of Roseville's energy programs as they relate to housing costs.)
- C. It does not appear that the UBC enforced by the City of Roseville acts as an impediment to residential development.

7. LAND USE CONTROLS AFFECTING HOUSING CONSTRUCTION:

Findings:

- A. Residential densities in the currently-adopted Land Use Plan have been based on the City desire to maintain a Level "C" of Traffic Service. This has resulted in low-density residential developments (subdivisions at 4 dwelling units per acre or less) to the exclusion of higher-density residential developments. This, in itself, has resulted in fewer units on a given parcel size.
- B. The existence of Williamson Act contracts on many undeveloped parcels inhibits potential housing construction unless a series of land use and zoning changes are pursued to permit cancellation from the provisions of the Williamson Act.
- C. The lack of sufficient land zoned for residential purposes as well as land zoned inappropriately to permit higher residential densities affects the location and amount of housing constructed and increases the cost of development.
- D. Adoption of floodway or floodhazard zones which restrict or prohibit residential uses affects housing construction.
- E. The adoption of a noise element which restricts residential uses within limits of noise sources can inhibit housing construction. This is particularly important in Roseville because the City is divided by federal and state highways and the Southern Pacific Railroad Yards.
- F. In recognizing the need to establish compatible land use buffers with adjacent jurisdictions, existing or adopted land use adjacent to the City limits can affect the type of land use permitted on the City's periphery.

- G. Special zoning permits are required for mobile home parks in addition to meeting general plan requirements.
- H. Special use permits are required for housing in existing commercial or manufacturing zones.
- I. Conditional use permits are required for all developments in PD zoning. These requirements may increase the costs of housing development and sometimes prevent development of housing which meets specific zoning standards but is delayed or prevented because of special permitting requirements.
- J. Setback and yard requirements, as well as off-street parking requirements, restrict residential development on existing small lots basically in older areas of the City.
- K. Housing Element Policy 13-A and B and Action Plan 13-A identify City policy and strategy for rezoning and increasing densities to encourage the construction of affordable rental and purchase units.
- L. Housing Element Policy 15-A and B and Action Plan 15-A and B identify City policy and strategy for allowing for and encouraging the use of second units in older areas of the City and manufactured housing in new subdivisions.

8. CITY CHARTER REQUIREMENTS GOVERNING CITY ISSUANCE OF REVENUE BONDS:

Findings:

- A. Presently the City's Charter allows the City Council to issue revenue bonds only after authorization by an affirmative vote of a majority of the electors of the City voting on the revenue bond proposition.
- B. Since the Charter does not make a distinction between standard revenue bonds that are secured by City assets and Mortgage Revenue Bonds which are not secured by City assets, any Mortgage Bond issue planned by the City must be approved by the voters. Under the conditions imposed by the Charter, the City can present two Mortgage Revenue Bond proposals before the voters:
 - Amend the Charter to allow the City to issue Mortgage Revenue Bonds which are not secured by City assets, without voter approval;
 - Present a specific amount of Mortgage Revenue Bonds which the City could issue before the voters for their approval.

POLICY NO. 21:

The City of Roseville will attempt to implement a Mortgage Revenue Bond Program for both owner-occupied and rental properties, by placing a Mortgage Revenue Bond ballot measure before the voters before the end of 1984.

ACTION PLAN:

The City will mount an educational campaign to explain to the voters the necessity of providing affordable housing in support of the job growth occurring in Roseville. Specifically, the information will focus on the need to provide housing affordable to the workers so they can live close to work, which will result in shorter commutes and, thus, help relax the traffic and air quality impacts the job growth could have on Roseville as a result of longer commutes.

The educational program will highlight the Mortgage Revenue Bond Program and Article 34 Referendum as two programs which are very important for the City to use to provide affordable housing. The City will begin the educational campaign in early 1984 and bring both programs before the voters in late 1984.

NON-GOVERNMENT CONSTRAINTS TO HOUSING:

1. Financing:

- A. Currently the overriding non-government constraint to housing production is the lack of adequate amounts of financing at reasonable rates and terms. The building industry is facing a severe shortage of construction financing and those funds that are available carry extremely high interest rates.
- B. In terms of rental construction, financing can play a key role in determining whether an apartment complex is economically feasible to construct. A project, as outlined in Technical Addendum No. 18, constructed with 12% financing, would require a rental range of approximately \$450 per month for a 1-bedroom unit to \$750 per month for a 3-bedroom unit. This compares to current market rents of \$340 per month for 1-bedroom to \$450 per month for 3-bedroom units. The result is a monthly shortfall of \$110 to \$300 per unit per month. (See Technical Addendum No. 18.)
- C. The current lack of financing at reasonable rates and terms, which can be used by purchasers for mortgages, has eliminated all but the above-moderate income households from securing financing.

POLICY NO. 22:

Identify and attempt to implement financing programs and mechanisms, such as the Mortgage Revenue Bond Program and other state and federal programs, which can provide financing at affordable rates and terms for both developers of ownership and rental units and homebuyers.

ACTION PLANS:

- In 1984, the City will once again attempt to secure voter approval to implement a Mortgage Revenue Bond Program.
- The City will attempt to use Programs Nos. 11, 15, 16, 19, 24 and 26, listed in Table 5, Pages 43 and 44, in order to provide affordable financing for the construction of both ownership and rental housing.

2. LAND COSTS:

Findings:

- A. Land costs have a direct effect on the type of unit constructed and the ultimate cost of the unit. Based upon information provided by developers to the Affordable Housing Task Force, Roseville land prices for sites with residential zoning are substantially higher than similar property in Sacramento County.
- B. Increasing residential densities has the effect of lowering the price of land on a per-unit basis. The lower per unit land cost helps keep the unit costs down and enables the developer to provide a more affordable unit. Technical Addendum No. 19 provides cost-per-unit comparison among varying densities and shows a \$50 per month rental difference between units constructed at 15.75 units per acre as compared to 25 units per acre.
- C. Although part of the reason for Roseville's high land costs can be tied to the City's land use practices, the fact that large tracts of land are held by only a few landowners may also be currently restricting the amount of available land for residential development and could have a significant impact on land costs.
- D. Land speculation also has the effect of raising land costs. Although there may have been no improvements to the property itself, this practice has the effect of raising the price of residential land each time it is sold, which directly affects the price of the units produced.

POLICY NO. 23:

- Encourage land holders to open their properties up to residential construction, particularly higher density, multi-family units.
- Allow the use of higher densities through Programs Nos. 1 and 2 listed in Table No. 5, Pages 43 and 44, on multi-family projects to encourage the production of affordable housing.

RESIDENTIAL ENERGY CONSERVATION:

1. CURRENT AND PROPOSED ENERGY CONSERVATION PROGRAMS:

Findings:

- A. City of Roseville's municipalelectric utility provides electricity to its customers at approximatley 50% less than P. G. & E.'s current rates.
- B. It is estimated that Roseville's existing electrical rates will double over the next five years. However, these increases will be in proportion to P. G. & E. increases, resulting in rates that will still remain substantially below state averages.
- C. Roseville has implemented a series of programs and ordinances to encourage residential energy conservation:

- (1) Energy Element of the General Plan;
 - (2) Energy conservation retrofit audit is required of all residential units constructed before 1978 at the time of their resale;
 - (3) Residential weatherization program provides material and labor at cost and helps underwrite the work for low-income households;
 - (4) Residential and commercial energy audits are available free of charge to all Roseville residents and businesses;
 - (5) Solar access site review of all new residential subdivisions to provide maximum opportunities to design into the home active and passive solar systems for each unit.
- D. The following energy conservation policies and programs are under consideration for adoption by the City in the next two years:
- (1) Electrical peak load management program;
 - (2) Early enforcement of the suspended State Residential Energy Standards;
 - (3) Incentive based rate structure;
 - (4) Expanded weatherization program.
- E. It is estimated that based on a 30-year, 12% mortgage, there will be a \$25.00 to \$30.00 increase in monthly payments to cover the cost of energy conservation standards. However, after five years, the savings in monthly utility bills will offset this expense due to rising energy costs.

POLICY NO. 24:

The City will continue operating its existing energy conservation programs and will consider the implementation of those proposed programs, which prove to be cost effective.

ACTION PLANS:

- The City will apply for funding from all sources to continue and expand the operation of its present energy conservation program.
- Between now and 1986, the City will review and adopt those proposed energy conservation programs which appear to be cost effective.

EQUAL HOUSING OPPORTUNITY:

1. FAIR HOUSING ACTIVITIES:

Findings:

- A. The Roseville Housing Office and Housing Authority provide an information and referral service on housing matters, including

complaints and/or questions regarding housing discrimination.

- B. When the Housing Office and Housing Authority staff are unable to adequately respond to questions, these questions are referred to: Legal Services of Northern California in Auburn, Housing and Urban Development Sacramento Service Office, California Department of Fair Employment and Housing and the U.S. Civil Rights Commission. These agencies will be able to accurately answer the individual's questions and advise him on the proper course of action to resolve the difficulty.

POLICY NO. 25:

The City will continue to provide assistance regarding equal housing opportunities through its Housing Office and Housing Authority.

Monitoring Program

The success or failure of the action plans in attempting to achieve the policy objectives of the Housing Element is dependent upon a workable monitoring program. Data collection and analysis is as important as the policies and action plans themselves if we are to ascertain whether or not the City is making progress in attaining the goals and objectives of its Housing Element. Recognizing the need for current data in order to determine the relative success of adopted Housing Element policies, the following monitoring program for the Housing Element will be established:

In October of every year, the Planning Department will:

- Conduct an annual survey of the major industrial and commercial employers within Roseville in order to obtain current demographic data on their employees. Data will include household income, existing housing accommodations and expenses, household size, housing needs, etc.
- Conduct an annual survey of new housing prices by type of unit (i.e. -- single-family, halfplex, condominium townhouse, etc.), resale prices of existing homes by type of unit, rental rates of units by bedroom size, and the latest vacancy rates.

In November of every year,

- The latest figures for median income for Roseville residents will be obtained from HUD, HCD or other available sources.
- The Planning Department will prepare an analysis of every residential project approved and/or constructed during the preceding year by unit type, number of units, approved sales prices, rental rates and bedroom size.

By February 1st of every year,

- The Planning Department, utilizing the information obtained above, will submit an annual report of housing needs to the Planning Commission which outlines:
 - a. the number of units needed in each price range the preceding year;
 - b. the number of units approved/constructed in each price range the preceding year;
 - c. the number of units "shortfall" in each price range;
 - d. the number of units in each price range needed for the current calendar year.

The Planning Commission would adopt, modify or reject the report prior to forwarding it to the Council with their comments.

By March 15 of every year,

- The City Council would adopt by resolution Roseville's "Annual Report of Housing Needs", to serve as a guide to the review and action on proposed residential developments within the City.

On an annual basis,

- The City Council and Planning Commission will evaluate the effectiveness of the City's incentive housing programs in encouraging and assisting developers to construct affordable housing units in sufficient numbers to meet the City's identified housing need. The evaluation will review current market conditions and the amount and type of residential construction which occurred during the past year. If it is determined that developers are not using the housing programs to construct affordable housing or the programs themselves are not helping to produce affordable units in the amounts originally projected, then mandatory programs could be instituted. Mandatory programs would remain in effect until the City's housing need is met, then they would be removed and a revised set of incentive housing programs reinstated.

Five Year Schedule of Programs

The purpose of the seven-year schedule of programs is to list those local, state and federal programs which the City will attempt to use to implement the policies and action plans contained in the Housing Element. These programs will be phased in during the seven-year time frame of the Housing Element: 1985 to 1992. Table 6 lists the schedule of programs, program beneficiaries, implementation date and the agency responsible for implementation, assuming these programs will still be operational.

Table 6 lists the schedule of programs and the projected number of units that will be constructed or assisted by each program over the Housing Element's seven-year time frame. The unit projections contained in Table 7 must be qualified in that the projections are based on what has occurred over the last few years and, in the cases of new programs, conjecture plays a large role due to the lack of data. An explanation on how the unit projections were calculated for each program is contained in the appendix.

TABLE 6 - SCHEDULE OF PROGRAMS

Program Title	Program Purpose						Benefiting Income Groups			Time Frame	Implementing Agency	Comments
	New Const.	Rehab.	Financing	Land Write-down	Reduce Const. Costs	Other	Low	Mod.	Above Moderate			
Local Programs												
1. Increase Densities	X				X		X	X	X	1983	Planning Department	Requires Dev. Participation
2. Unit Set Asides	X					X	X	X		1983	Planning Department	Requires Dev. Participation
3. Reduce Permits & Fees	X				X		X	X	X	1983	Planning Department	Requires Ordinance
4. Land Banking				X			X	X		1984	Planning Department	
5. Mortgage Revenue Bonds	X		X					X	X	1984	Planning Department	Requires Voter Approval
6. Article 34 Referendum	X					X	X			1984	Planning Department	Requires Voter Approval
7. Home Improvement Account	X	X	X	X	X		X			1980	Planning Department	Funded through Bldg. Permits
8. Mixed Use Developments	X			X	X		X	X	X	1983	Planning Department	Requires Dev Participation
9. Reverse Annuity Mortgages		X				X	X	X		1984	Planning Department	
10. "Granny Flats" Non-Profit	X	X			X		X	X	X	1983	Planning Department	
11. Housing Corp. Condo Conversion Ordinance	X	X	X	X	X	X	X	X		1983	S.P.P.C.	
12. Office Conversion Ordinance						X	X	X		1984	Planning Department	Requires Ordinance
13. Redevelopment Agency						X	X	X		1984	Planning Department	Requires Ordinance
14. Redevelopment Agency	X	X	X	X	X	X	X	X		1984	Planning Department	
State Programs												
15. CHFA-Mortgage Revenue Bonds	X		X					X	X	1984	Planning Department	Requires Dev. Participation
16. Rental Program HCD -- Urban	X		X				X	X	X	1984	Planning Department	Requires Dev. Participation
17. Predev. Loan	X		X				X			1984	Planning Department	Requires Dev. Participation
State Programs												
18. HCD -- Surplus Land Program				X			X	X		1985	Planning Department	
19. HCD -- Rental Const. Program	X		X				X			1984	Planning Department	Requires Dev. Participation
20. HCD, Residential Hotel Program		X	X				X			1984	Planning Department	Requires Owner Participation
21. HCD Low Interest Home Management Training Grant						X	X	X		1984	Planning Department	
22. HCD -- Housing Advisory Service						X	X	X		1984	Planning Department	
23. HCD -- Deferred Loan Program		X	X				X			1984	Planning Department	
Federal Programs												
24. Community Dev. Block Grant		X		X	X	X	X			since 1975	Planning Department	Currently Operating
25. Section 8						X	X			since 1980	Housing Authority	Currently Operating
26. Section 202	X		X				X			1984	Planning Department	Requires Non-Profit Participation

TABLE 7

PROGRAM TITLE	UNIT PROJECTION
<u>Local Programs</u>	
1. Increase Project Densities	2,258 units
2. Unit Set Asides	565 units
3. Reduce Permit and Fees	2,258 units
4. Land Banking	200 units
5. Mortgage Revenue Bonds	700 units
6. Article 34	60 units
7. Home Improvement Account	63 units
8. Mixed Use Developments	222 units
9. Reverse Annuity Mortgages	67 units
10. Second Units	70 units
11. Non-Profit Housing Corporation	150 units
12. Condominium Conversion Ordinance	150 units
13. Office Conversion Ordinance	15 units
14. Redevelopment Agency	62 units
<u>State Programs</u>	
15. CHFA -- Mortgage Revenue Bonds	190 units
16. CHFA -- Multi-Unit Rental Programs	556 units
17. HCD -- Urban Predevelopment Loans	25 units
18. CHFA Multi-Family Rehab + Infill New Construction Program	100 units
19. HCD -- Rental Construction Program	25 units
20. HCD -- Residential Hotel Program	46 units
21. Training Grant	245 households
22. HCD -- Housing Advisory Service	245 households
23. HCD -- Deferred Loan Program	6 units
<u>Federal Programs</u>	
24. Community Development Block Grant	175 units
25. Section 8	60 units

Note: The units cannot be totaled, because of the amount of double counting that is occurring. For example, a unit constructed with Mortgage Revenue Bond Financing may also participate in density increases and reduced permits and fees and this unit is counted in each program.

Appendix

A. January, 1985 to January, 1992 Population Projection

1. Estimated Existing Households as of January, 1985: 11,279 Households

- a. January, 1985 population -- 28,988 persons -- 1/1/85 estimate from Department of Finance (DOF)
- b. January, 1985 households were estimated by dividing January, 1985 population of 28,988 persons \div 2.57 average household size for 1985 as per DOF = 11,279 households

2. New Household Formations:

- a. An annual growth rate of 2.94% was used to project New Household Formations between January, 1985 to January, 1992. This annual growth rate was established for the period from January, 1970 - January, 1980 and is assumed to be representative of the City growth without the electronic or secondary job growth.
- b. Starting with the January, 1985 population projection, the 2.94% annual growth rate was applied every year to January, 1992.
- c. The January, 1992 households were estimated by dividing the projected January, 1992 population of 35,506 \div 2.55 average household size for 1992 as per DOF = 13,924 households minus the 11,279 households existing as of January, 1985 = household increase of 2,645.

3. New Households Associated with Electronic and Secondary Job Growth:

a. 1992 Employment Projection for the Electronic Industries:

Hewlett Packard - 4,256 employees -- HP projects a January, 1985 employee population of 1,600. The company projects an annual employee growth of 15%, if economy stays at its current level.

NEC - 1,500 employees -- Total number of jobs approved by the City.

5,756	-- Total Electronic Employees as of January, 1992
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b. New Electronic Job Growth by 1992:

Total electronic employees as of January, 1992	--	5,756
Existing jobs as of January, 1985	HP	-- 1,600
	NEC	-- 300

3,856	-- Total New Electronic Job Growth by January, 1992
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c. Calculation of Total Basic and Secondary Jobs Projected for January, 1992:

3,856	-- basic electronic jobs
x 2.95	-- job multiplier used by Gruen, Gruen & Associates
	"Planning for Growth in South Placer", Page 48

11,375	-- total basic and secondary job created between January, 1985 - January, 1992
÷ 1.16	-- workers per household used by Gruen, Gruen & Associates, page 90 of "Planning for Growth in South Placer"

9,806	-- households associated with basic and secondary electronic job growth by January, 1992
-------	--

e. New Households Associated with Basic and Secondary Electronic Job Growth that are Projected to Move to Roseville by January, 1992:

E-1. Electronic Worker Households -- 323 -- calculated by: 3,856 projected basic electronic jobs ÷ 1.16 workers per household = 3,324 total households associated with electronic jobs x 9.72% (new electronic workers who have moved to Roseville (1983 Employee Survey) = 323

E-2. Secondary Worker Households -- 519 -- calculated by: 7,519 projected secondary jobs ÷ 1.16 workers per households -- 6,482 total households associated with secondary jobs x 8% (new service workers who have moved to Roseville (1983 Employee Survey) = 519

E-3. Total new households associated with electronic and secondary job growth by January, 1992 - 842.

4. Projected January, 1992 Households	14,766
a. Estimated Existing January, 1985 Households	11,279
b. New Household Formations, excluding those associated with stations and secondary job growth	2,645
c. New Households Associated with Electronic and Secondary Job Growth	842

Total Households	14,766
------------------	--------

5. Projected January, 1992 Population	37,864
A. Estimated Existing January, 1985 Population and Population Associated with New Household Formations	35,506
B. New Persons Associated with Electronic and Secondary Job Growth	2,358 (calculated: 550 electronic and secondary households x 2.8 average persons per household (1983 Employee Survey))

Total Population	37,864
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B. January, 1985 - January, 1992 Housing Needs

1. In determining the number of new housing units needed between January, 1985 and January, 1992, it was assumed that each new household will require its own unit. The breakdown of the units into the income groups was calculated using the percentage provided by SACOG in the Regional Housing Needs Allocation Plan (RH NAP -- October, 1984).
2. The number of housing units needed between January, 1985 - January, 1992 includes a 2% vacancy rate for sale units and 5% vacancy rate for rental units, was based upon the total number of new households as a result of both normal population growth and growth associated with elevations + secondary jobs. The units were distributed among the income categories using the percentages provided by SACOG in the RH NAP.
 - a. The following formula has been published by the State Department of Housing and Community Development (HCD) for use in calculating future housing unit needs:

$$[(OH \times (\frac{1}{1-v/s})) + (RH \times (\frac{1}{1-v/r}))] (\frac{1}{1-ov}) = \text{Number of Needed Units}$$

OH = Additional Households Projected for 1992 - 1,290

RH = Additional Renter Households Projected for 1992 - 2,197

V/S = Desired for Sale Vacancy Rate - 2% as established by HCD

V/R = Desired Rental Vacancy Rate - 5%

OV = Actual "other vacant" rate in the City - 1/4% (1980 Census)
units which are vacant but not available for sale or rent

$$[(1290 \times (\frac{2197}{1-.02} + (\frac{1}{1-.05})))] (\frac{1}{1-.014})$$

$$[(1290 \times 1.02) + (2,197 \times 1.05)] (1.01)$$

$$[1315.8 + 2,306.85] (1.01)$$

$$3622.65 \times 1.01 = 3,659$$

3. The types of housing units, single-family and multi-family, needed by January, 1992 was determined using the following assumptions and information:

- a. Median family income by family size in the Sacramento Metropolitan Statistical Area as of 4/11/84 (Department of Housing and Urban Development).

Family Size	Very Low Income Less than 50% of Median Income	Low Income 50%-80% of Median Income	Middle Income 80%-100% of Median Income	Moderate Income 100%-120% of Median Income	Above Moderate Income 120+ of Median Income
1	\$ 9,500.00	\$15,300.00	\$19,100.00	\$22,920.00	\$22,920.00
2	10,900.00	17,500.00	21,875.00	26,250.00	26,250.00
3	12,300.00	19,650.00	24,563.00	29,475.00	29,475.00
4	13,650.00	21,850.00	27,313.00	32,775.00	32,776.00
5	14,750.00	23,200.00	29,000.00	34,800.00	34,800.00
6	15,850.00	24,600.00	39,750.00	36,900.00	36,900.00

- b. By using the median-family income and applying the City's affordability definition, the following affordable rent and purchase prices can be determined.

Family Size	VERY LOW INCOME	LOW INCOME		MIDDLE INCOME		MODERATE INCOME	
	Max. Affordable Rent-30% of Gross Income	Max. Affordable Rent-30% of Gross Income	Max. Affordable Purchase-30% of Gross Income	Max. Affordable Rent-35% of Gross Income	Max. Affordable Purchase-35% of Gross Income	Max. Affordable Rent-35% of Gross Income	Max. Affordable Purchase-35% of Gross Income
1	\$238.75	\$382.50	\$36,500.00	\$557.08	\$52,900.00	\$ 668.50	\$ 64,300.00
2	272.50	437.50	41,700.00	638.02	60,500.00	765.63	72,400.00
3	309.50	491.25	46,700.00	716.42	67,800.00	859.68	81,100.00
4	341.25	546.25	51,900.00	796.63	75,200.00	955.97	90,200.00
5	368.75	580.80	55,000.00	845.83	79,900.00	1015.00	95,800.00
6	396.25	615.00	58,300.00	906.88	84,700.00	1076.25	101,500.00

- c. The affordable rent and purchase prices listed above can be compared to the housing costs listed in the 1983 Housing Stock Survey and the assumption made that:

- All of the very low-income households will only be able to afford to rent in multi-family rental complexes.
- Approximately 75% of the low-income households will rent in multi-family complexes and single-family units and 25% will be able to afford to purchase in a multi-family (condominium) complex.
- Approximately 50% of the middle and moderate-income households will rent multi-family or single-family units and 50% will purchase multi-family or single-family units.

¹ The housing affordability and housing cost definitions as detailed in the Adopted Housing Element were used to calculate affordable rent and purchase prices.

-- Approximately 75% of the above moderate-income households will purchase a multi-family or single-family unit and the remaining 25% will choose to rent on multi-family or single-family units because it suits their life style.

- d. Maximum rent and purchase prices necessary to satisfy the requirements of an Affordable Housing Development Agreement are the following:

	Affordable Rental Range <u>30% of Gross Income</u>	Affordable Purchase Price Range <u>30% of Gross Income</u>	Affordable Rental Range <u>35% of Gross Income</u>	Affordable Purchase Price Range <u>35% of Gross Income</u>
Studio or 1	\$239-\$382	\$23,000-\$36,500	\$446-\$557	\$42,500-\$52,900
2 or more	\$273-\$437	\$26,250-\$51,700	\$510-\$638	\$48,500-\$60,500

*Note: These figures are based on income data for the Sacramento Metropolitan Statistical Area as of April, 1984. This data is revised annually. The April, 1984 is the most current information available.

The following is a list of the analysis and data used to make the unit projections for each program listed in the schedule of programs, Table 6, Page IV-35 of the Housing Element update:

1. Increase Project Densities: Table 4, Page IV-10 of the 1985 Housing Element identifies 61.7% of the 3,659 new units needed through 1991 to be multi-family units. It is assumed that 61.7% of the 3,659 units projected to be constructed between 1982-1991 will be multi-family and thus involved in density bonuses ($3,659 \times 61.7\% = 2,258$ units).
2. Unit Set Asides: Since 2,258 units are projected to be involved in density bonuses, approximately 25% will be affordable to low and moderate income households ($2,258 \times 25\% = 565$ units).
3. Reduced Permit and Fees: Since 2,258 units will be multi-family, it is assumed they will benefit from reduced fees.
4. Land Banking: Assume City can acquire 10 acres from developers or other sources at an average of 20 units per acre and, assuming a developer is interested in participating and financing can be secured, $10 \text{ acres} \times 20 \text{ units per acre} = 200$ units.
5. Mortgage Revenue Bonds: Based on current developer interest, 700 units could be developed through the program during the seven-year time frame.
6. Article 34 Referendum: Assume that a referendum could be approved for 600 very-low-income units (taken from Table 4, Page IV-10 of the 1985 Housing Element Text). Assume that 10% of the approved units are constructed.
7. Home Improvement Account: Assume 9 units per year are rehabilitated through the program, annually.
8. Mixed Use Development: Assume another project similar to the Twin Creek Commons mixed use development is constructed. $111 \text{ Twin Creek Commons units} \times 2 \text{ projects} = 222$ units.
9. Reverse Annuity Mortgage: Assume 5% of the 1,336 elderly homeowners identified in Finding 1B, Page IV-14 of the 1985 Housing Element text would participate in a RAM program.
10. Second Units: Assume 10 units per year would be built once a second unit ordinance is adopted. $10 \text{ units annually} \times 7 \text{ year time frame} = 70$ units.
11. Non-Profit Housing Corporation: Assume three non-profit sponsors can develop or joint venture three 50-unit rental or cooperative projects (based on conversation staff had with developer interested in joint venturing with a non-profit).
12. Condominium Conversion Ordinance: Assume that such an ordinance would conserve 150 rental units (based on the proposed Sierra Gardens condominium conversion which involved 75 rental units).
13. Office Conversion Ordinance: Assume that the same number of office conversions in the 1983-85 period are proposed, but are restricted by this conversion ordinance, 15 units.

14. Redevelopment Agency: Assume that Old Roseville becomes a redevelopment area, tax increment and other financing allows for the rehabilitation of 10% of the housing stock and the construction of 50 units (housing stock -- $123 \text{ units} \times 10\% = 12 \text{ units} + 50 \text{ new units} = 62 \text{ units}$).
15. CHFA -- Mortgage Revenue Bonds: Assume a project similar to Cirby Place No. 2 participates in the CHFA program ($95 \text{ units} \times 2 \text{ projects} = 190 \text{ units}$).
16. CHFA-Multi-Unit Rental Program: Currently, there are two developers of multi-family complexes interested in constructing a total of 556 units through the CHFA program. Assume that the projects are constructed.
17. HCD-Urban Predevelopment Loan: Assume this program can be used to help construct 25 rental units.
18. CHFA Multi-Family Rehab and Infill New Construction Program: Since Roseville has been selected as an alternate for funding under this program, assume that a total of 100 units could be funded during the next seven years.
19. HCD-Rental Construction Program: Assume this program can be used to rehabilitate 30% of the City's residential hotel units ($152 \text{ residential hotel units} \times 20\% = 46 \text{ units}$).
20. HCD-Low-Income Home Management Training Grant: Assume that staff will be able to counsel an equivalent number of households under this program as it did in prior years, 245 households.
21. HCD-Housing Advisory Service: Assume that a similar number of households will be served as projected under Program No. 21, 245 households.
22. HCD-Deferred Loan Program: Assume the City is awarded \$30,000 in deferred loan funds with an average deferred loan of \$5,000 = 6 units.
23. Community Development Block Grant Program: Assume that 175 units will be assisted (based on the average annual number of units assisted under prior CDBG rehabilitation programs).
24. Section 8: Assume the City's Housing Authority receives an additional 50 unit allocation in the number of Section 8 units during the next seven years.
25. Section 202: Assume that a sponsor in Roseville will be awarded a total of 60 units under the 202 program before Congress terminates the program.



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1. The first part of the book is a general introduction to the study of the history of the United States. It discusses the importance of the study of history and the role of the historian. It also discusses the different methods of historical research and the different types of historical sources.

2. The second part of the book is a detailed study of the early history of the United States. It discusses the different tribes and the different periods of the early history of the United States. It also discusses the different methods of historical research and the different types of historical sources.

3. The third part of the book is a detailed study of the middle history of the United States. It discusses the different tribes and the different periods of the middle history of the United States. It also discusses the different methods of historical research and the different types of historical sources.

4. The fourth part of the book is a detailed study of the late history of the United States. It discusses the different tribes and the different periods of the late history of the United States. It also discusses the different methods of historical research and the different types of historical sources.

5. The fifth part of the book is a detailed study of the present history of the United States. It discusses the different tribes and the different periods of the present history of the United States. It also discusses the different methods of historical research and the different types of historical sources.

6. The sixth part of the book is a detailed study of the future history of the United States. It discusses the different tribes and the different periods of the future history of the United States. It also discusses the different methods of historical research and the different types of historical sources.

7. The seventh part of the book is a detailed study of the history of the United States. It discusses the different tribes and the different periods of the history of the United States. It also discusses the different methods of historical research and the different types of historical sources.

8. The eighth part of the book is a detailed study of the history of the United States. It discusses the different tribes and the different periods of the history of the United States. It also discusses the different methods of historical research and the different types of historical sources.

9. The ninth part of the book is a detailed study of the history of the United States. It discusses the different tribes and the different periods of the history of the United States. It also discusses the different methods of historical research and the different types of historical sources.

10. The tenth part of the book is a detailed study of the history of the United States. It discusses the different tribes and the different periods of the history of the United States. It also discusses the different methods of historical research and the different types of historical sources.

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12. The twelfth part of the book is a detailed study of the history of the United States. It discusses the different tribes and the different periods of the history of the United States. It also discusses the different methods of historical research and the different types of historical sources.